

FORM PTO-1390
(REV. 9-2001)

U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE

ATTORNEY'S DOCKET NUMBER

8004-14 (07 39981)

TRANSMITTAL LETTER TO THE UNITED STATES
DESIGNATED/ELECTED OFFICE (DO/EO/US)
CONCERNING A FILING UNDER 35 U.S.C. 371

U.S. APPLICATION NO. (If known, see 37 CFR 1.5

10/018002

INTERNATIONAL APPLICATION NO.

PCT/GB 00/02138

INTERNATIONAL FILING DATE

February 6, 2000

PRIORITY DATE CLAIMED

June 10, 1999

TITLE OF INVENTION

ELECTRONIC COMMERCE SYSTEM

APPLICANT(S) FOR DO/EO/US

John Quentin PHILLIPS

Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:

1. ☒ This is a **FIRST** submission of items concerning a filing under 35 U.S.C. 371.
2. ☐ This is a **SECOND** or **SUBSEQUENT** submission of items concerning a filing under 35 U.S.C. 371.
3. ☐ This is an express request to begin national examination procedures (35 U.S.C. 371(f)). The submission must include items (5), (6), (9) and (21) indicated below.
4. ☒ The US has been elected by the expiration of 19 months from the priority date (Article 31).
5. ☒ A copy of the International Application as filed (35 U.S.C. 371(c)(2))
 - a. ☒ is attached hereto (required only if not communicated by the International Bureau).
 - b. ☒ has been communicated by the International Bureau.
 - c. ☐ is not required, as the application was filed in the United States Receiving Office (RO/US).
6. ☐ An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)).
 - a. ☐ is attached hereto.
 - b. ☐ has been previously submitted under 35 U.S.C. 154(d)(4).
7. ☐ Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3))
 - a. ☐ are attached hereto (required only if not communicated by the International Bureau).
 - b. ☐ have been communicated by the International Bureau.
 - c. ☐ have not been made; however, the time limit for making such amendments has NOT expired.
 - d. ☐ have not been made and will not be made.
8. ☒ An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).
9. ☐ An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).
10. ☐ An English language translation of the annexes of the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).

Items 11 to 20 below concern document(s) or information included:

11. ☐ An Information Disclosure Statement under 37 CFR 1.97 and 1.98.
12. ☐ An assignment document for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.
13. ☒ A **FIRST** preliminary amendment.
14. ☐ A **SECOND** or **SUBSEQUENT** preliminary amendment.
15. ☐ A substitute specification.
16. ☐ A change of power of attorney and/or address letter.
17. ☐ A computer-readable form of the sequence listing in accordance with PCT Rule 13ter.2 and 35 U.S.C. 1.821 - 1.825.
18. ☐ A second copy of the published international application under 35 U.S.C. 154(d)(4).
19. ☐ A second copy of the English language translation of the international application under 35 U.S.C. 154(d)(4).
20. ☒ Other items or information: International search report

U.S. APPLICATION NO. (1) 10/018002

INTERNATIONAL APPLICATION NO. PCT/GB00/02138

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21. ☒ The following fees are submitted:

BASIC NATIONAL FEE (37 CFR 1.492 (a) (1) - (5)):

Neither international preliminary examination fee (37 CFR 1.482)
nor international search fee (37 CFR 1.445(a)(2)) paid to USPTO
and International Search Report not prepared by the EPO or JPO **\$104.00**

International preliminary examination fee (37 CFR 1.482) not paid to
USPTO but International Search Report prepared by the EPO or JPO **\$890.00**

International preliminary examination fee (37 CFR 1.482) not paid to USPTO
but international search fee (37 CFR 1.445(a)(2)) paid to USPTO **\$740.00**

International preliminary examination fee (37 CFR 1.482) paid to USPTO
but all claims did not satisfy provisions of PCT Article 33(1)-(4) **\$710.00**

International preliminary examination fee (37 CFR 1.482) paid to USPTO
and all claims satisfied provisions of PCT Article 33(1)-(4) **\$100.00**

ENTER APPROPRIATE BASIC FEE AMOUNT =

CALCULATIONS PTO USE ONLY

\$ 890.00

Surcharge of **\$130.00** for furnishing the oath or declaration later than ☐ 20 ☐ 30
months from the earliest claimed priority date (37 CFR 1.492(e)).

\$ 130.00

CLAIMS	NUMBER FILED	NUMBER EXTRA	RATE	\$
Total claims	12 - 20 =	0	x \$18.00	\$
Independent claims	1 - 3 =	0	x \$84.00	\$
MULTIPLE DEPENDENT CLAIM(S) (if applicable) + \$280.00				\$

TOTAL OF ABOVE CALCULATIONS = \$ 1,020.00

☒ Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above
are reduced by 1/2.

\$ 510.00

SUBTOTAL = \$ 510.00

Processing fee of **\$130.00** for furnishing the English translation later than ☐ 20 ☐ 30
months from the earliest claimed priority date (37 CFR 1.492(f)).

\$ 0

TOTAL NATIONAL FEE = \$ 510.00

Fee for recording the enclosed assignment (37 CFR 1.21(h)). The assignment must be
accompanied by an appropriate cover sheet (37 CFR 3.28, 3.31). **\$40.00** per property +

\$

TOTAL FEES ENCLOSED = \$ 510.00

Amount to be
refunded: \$

charged: \$

a. ☒ A check in the amount of \$ 510.00 to cover the above fees is enclosed.

b. ☐ Please charge my Deposit Account No. _____ in the amount of \$ _____ to cover the above fees.
A duplicate copy of this sheet is enclosed.

c. ☒ The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any
overpayment to Deposit Account No. 50-0679. A duplicate copy of this sheet is enclosed.

d. ☐ Fees are to be charged to a credit card. **WARNING:** Information on this form may become public. **Credit card
information should not be included on this form.** Provide credit card information and authorization on PTO-2038.

NOTE: Where an appropriate time limit under 37 CFR 1.494 or 1.495 has not been met, a petition to revive (37 CFR
1.137 (a) or (b)) must be filed and granted to restore the application to pending status.

SEND ALL CORRESPONDENCE TO:

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NAME

34,136

REGISTRATION NUMBER

10/018002

PATENT APPLICATION

Attorney Docket: 8004-14 (07 39981)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): John Quentin PHILLIPS
INT'L APPLN. NO.: PCT/GB 00/02138
INT'L. FILING DATE: February 6, 2000
FOR: ELECTRONIC COMMERCE SYSTEM

Assistant Commissioner for Patents
Washington, D.C. 20231

CERTIFICATION UNDER 37 C.F.R. § 1.10

I hereby certify that the following correspondence is being deposited with the United States Postal Service on this date December 10, 2001 in an envelope as "Express Mail Post Office to Addressee" Mail Label Number EL797416095US addressed to: Assistant Commissioner for Patents, U.S. Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202, Attn.: Box Patent Application.

1. Transmittal Letter to the United States Designated/Elected Office (DO/EO/US) Concerning a Filing Under 35 U.S.C. 371
2. Preliminary Amendment
3. Check for \$510.00
4. International Search Report
5. Return Postcard

Dated: December 10, 2001



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): John Quentin PHILLIPS
Int'l. Appln. No. PCT/GB 00/02138
Int'l. Filing Date: February 6, 2000
For: ELECTRONIC COMMERCE SYSTEM

**Assistant Commissioner for Patents
Washington, D.C. 20231**

PRELIMINARY AMENDMENT

Sir:

Before examination of the above-identified application on the merits, please amend the application as follows:

CERTIFICATE OF MAILING 37 C.F.R. §1.10.

I hereby certify that this correspondence (and any document referred to as being attached or enclosed) are being deposited with the United States Postal Service on this date December 10, 2001 in an envelope as "Express Mail Post Office to Addressee" Mailing Label Number EL797416095US addressed to: U.S. Patent and Trademark Office, P.O. Box 2327, Arlington, VA 22202, Attn.: Box Patent Application.

Dated: 12/10/01


Prong Chau

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IN THE CLAIMS:

3. (Amended) A user terminal for a system according to claim 1, comprising a computer including user input means, modem means and modem control data for controlling the modem for establishing communication with the Internet connectivity provider site, wherein the modem control data is not modifiable by means of data input using the user input means alone.

5. (Amended) A World Wide Web vendor site for a system according to claim 1, configured to run a process for processing said action definition, said process being capable of:

- recognizing unsubstituted parameters and recording a transaction in a first manner in response thereto; and
- recognizing substituted parameters, which identify a transaction, and recording the transaction in a second manner in response thereto.

8. (Amended) An Internet connectivity provider site for a system according to claim 1, including:

- a database of vendor site IP addresses and associated action definitions;
- search means for searching the database for the destination IP address in a message from the user terminal;
- identification means responsive to the search means finding an IP address in the database to identify said action definition in the message; and

signaling means for signaling action definition parameters to the financial service provider site in dependence on identification of an action definition by the identification means and receiving a transaction ID or other data not comprising a payment card number therefrom;

means for substituting at least a payment card number within the parameter or parameters of said action definition with the transaction ID or other data; and

transmission means for sending the modified message to the vendor site.

Please add the following new claims:

10. (New) A user terminal for a system according to claim 2, comprising a computer including user input means, modem means and modem control data for controlling the modem for establishing communication with the Internet connectivity provider site, wherein the modem control data is not modifiable by means of data input using the user input means alone.

11. (New) A World Wide Web vendor site for a system according to claim 2, configured to a run a process for processing said action definition, said process being capable of:

recognizing unsubstituted parameters and recording a transaction in a first manner in response thereto; and

recognizing substituted parameters, which identify a transaction, and recording the transaction in a second manner in response thereto.

12. (New) An Internet connectivity provider site for a system according to claim 2, including:

a database of vendor site IP addresses and associated action definitions;

search means for searching the database for the destination IP address in a message from the user terminal;

identification means responsive to the search means finding an IP address in the database to identify said action definition in the message; and

signaling means for signaling action definition parameters to the financial service provider site in dependence on identification of an action definition by the identification means and receiving a transaction ID or other data not comprising a payment card number therefrom;

means for substituting at least a payment card number within the parameter or parameters of said action definition with the transaction ID or other data; and


transmission means for sending the modified message to the vendor site.

REMARKS

Entry of the Preliminary Amendment prior to the examination of the above-identified application on the merits is respectfully requested. No new matter has been added by the Preliminary Amendment. Early and favorable consideration of this application is requested.

Respectfully submitted,

By:


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Marked-up Version of Claims

3. (Amended) A user terminal for a system according to claim 1 [or claim 2], comprising a computer including user input means, modem means and modem control data for controlling the modem for establishing communication with the Internet connectivity provider site, wherein the modem control data is not modifiable by means of data input using the user input means alone.

5. (Amended) A World Wide Web vendor site for a system according to claim 1 [or claim 2], configured to run a process for processing said action definition, said process being capable of:

recognizing unsubstituted parameters and recording a transaction in a first manner in response thereto; and

recognizing substituted parameters, which identify a transaction, and recording the transaction in a second manner in response thereto.

8. (Amended) An Internet connectivity provider site for a system according to claim 1 [or claim 2], including:

a database of vendor site IP addresses and associated action definitions;

search means for searching the database for the destination IP address in a message from the user terminal;

identification means responsive to the search means finding an IP address in the database to identify said action definition in the message; and

signaling means for signaling action definition parameters to the financial service provider site in dependence on identification of an action definition by the identification means and receiving a transaction ID or other data not comprising a payment card number therefrom;

means for substituting at least a payment card number within the parameter or parameters of said action definition with the transaction ID or other data; and

transmission means for sending the modified message to the vendor site.

Electronic Commerce System

Field of the Invention

The present invention relates to an electronic commerce system.

Background to the Invention

Internet commerce is a rapidly expanding area. Many goods and services can be ordered via the Internet. To do this, a user typically uses a web browser, such as Netscape Navigator or Microsoft Internet Explorer, to visit a web site of a vendor.

The web site will include pages enabling the user to select the goods or services required and a page containing a form by means of which the user can enter their credit or debit card details so that the vendor can receive payment for the ordered goods or services.

A disadvantage of this arrangement is that the user must send their credit or debit card details to the vendor via the Internet. The Internet is not a fully secure network and there is the possibility that the credit or debit card details may be intercepted and used in the perpetration of a fraud.

Summary of the Invention

It is an aim of the present invention to provide for Internet commerce whilst avoiding the transmission of credit or debit card details via the Internet itself.

According to the present invention, there is provided an electronic commerce system comprising an Internet connectivity provider site, a financial service provider site for producing transaction IDs, a user terminal programmed with a web browser program, which may be a "microbrowser" in, for example, a WAP-enabled phone, and connectable to the Internet connectivity provider site for accessing the Internet, and a World Wide Web vendor site configured for sending a payment card information entry form, e.g. an HTML form, having an action definition, e.g. an action URL, having at least one parameter, associated therewith, wherein the Internet connectivity provider site is configured to intercept messages from the user terminal which include said action definition and substitute at least a payment card

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number (e.g. credit card or debit card number) within the parameter or parameters of said action definition with a transaction ID produced by the financial service provider site. It should be noted that since the Internet connectivity provider site is providing connectivity to the Internet for the user terminal, the user terminal will not therefore be communicating with the Internet connectivity provider site via the Internet.

Thus in a system according to the present invention, payment card numbers are stripped from messages before the messages enter the Internet. Furthermore, the vendor site can still be used by customers, accessing the World Wide Web by means other than the Internet connectivity provider site, and requires minimal modification from a typical vendor site configuration.

The term "World Wide Web" shall be taken to include WAP (Wireless Application Protocol) WAE (Wireless Application Environment) origin servers and analogous systems.

A user terminal for a system according to the present invention preferably comprises a computer including user input means, modem means and modem control data for controlling the modem for establishing communication with the Internet connectivity provider site, wherein the modem control data is not modifiable by means of data input using the user input means alone. More preferably, the user terminal includes read-only storage means storing an machine-specific ID. This ID can be used to confirm the identity of a person sending payment card details from the user terminal.

A World Wide Web vendor site for a system according to the present invention is preferably configured to run a process for processing said action definition, said process being capable of:-

recognising unsubstituted parameters and recording a transaction in a first manner in response thereto; and

recognising substituted parameters, which identify a transaction, and recording the transaction in a second manner in response thereto.

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More preferably, said process is capable of recognising substituted parameters which indicate a reason (e.g. insufficient credit or incorrectly entered payment card related data) for non-completion of the transaction and sending a page to the user terminal in dependence thereon.

5 An Internet connectivity provider site for a system according to the present invention preferably includes:-

a database of vendor site IP addresses and associated action definitions;

10 search means for searching the database for the destination IP address in a message from the user terminal;

identification means responsive to the search means finding an IP address in the database to identify said action definition in the message; and

15 signalling means for signalling action definition parameters to the financial service provider site in dependence on identification of an action definition by the identification means and receiving a transaction ID or other data not comprising a payment card number therefrom;

means for substituting at least a payment card number within the parameter or parameters of said action definition with the transaction ID or other data; and

20 transmission means for sending the modified message to the vendor site.

Preferably, the transmission means is configured to mimic the user terminal when sending said modified message.

25 The Internet connecting provider site may be integrated with the financial service provider site.

Brief Description of the Drawings

Figure 1 shows the hardware of first, second and third embodiment of the present invention;

30 Figure 2 shows an exemplary credit card details entry HTML form; and

Figure 3 shows the hardware of a fourth embodiment of the present invention;

Detailed Description of Preferred Embodiment

Embodiments of the present invention will now be described, by way of example, with reference to the accompanying drawings.

Referring to Figure 1, first, second and third user terminals 1, 2, 3 are connectable via the pstn (public switched telephone network) 4 to a financial service provider site 5. The financial service provider site 5 is connectable via the Internet 6 to first and second Internet vendor sites 7, 8. The number of user terminals 1, 2, 3 is not restricted to three. Similarly, there may be many more Internet vendor sites than the two Internet vendor sites 6, 7 shown.

The first user terminal 1 comprises a pad-type computer, such as the Cyrix® WebPAD™, which includes a modem. WindowsCE is used as the operating system for the first user terminal 1. However, the dial-up networking configuration user interface is disabled so that a user cannot alter the Internet connectivity provider used for Internet access. A web browser program is provided on the first user terminal 1 so that the user can access the World Wide Web using the terminal's modem.

The second and third user terminals 2, 3 are of the same construction as the first user terminal 1.

The vendor sites 7, 8 comprise web servers. The vendor sites 7, 8 provide HTML forms (Figure 2) that enable a user to enter their credit card number and expiry date and their address.

The financial service provider site 5 comprises a modem bank 10 connected between the pstn 4 and a communication computer 11. The communication computer 11 is also connected to the Internet 6 and to a transaction processor comprising a transaction computer 12 and a database 13. The financial service provider site 5 also comprises a domain name server (DNS) 14. The financial service provider site 5 is thus configured for the financial service provider to provide Internet connectivity to the user terminals 1, 2, 3.

All datagrams to be sent via the Internet 6 from user terminals 1, 2, 3 pass through the communication computer 11. The communication computer 11 contains a database of registered vendor sites 7, 8 including their IP addresses and the "action" URL of the vendor's credit card details form.

The making of a purchase by the user of user terminal 1 from the first Internet vendor site 7 will now be described. It will be appreciated that the method is effected by a conventional web browser running on the first user terminal 1 and custom programs running on the communication computer 11, the transaction computer 12 and the web server at the first vendor site 7.

The user of the first user terminal 1 switches on the first user terminal 1 and runs the web browser program. This causes the first user terminal 1 to dial up the financial service provider site 5 and log on as with any Internet connectivity provider providing dial-up Internet access. The web browser will submit an initial URL, e.g. for a search engine such as Yahoo or Alta Vista, or the home page of the financial service provider.

A name resolver process running on the first user terminal sends the server part of the URL to the DNS 14 and receives back the IP address of that server. The URL is then sent from the first user terminal 1 in a message to the returned IP address.

The datagrams from the first user terminal are received by the communication machine 11. The communication machine 11 reads the destination IP address in the header of the first datagram or a message and looks it up in its database of registered vendor sites. Since, in this case, the IP address is not for a registered vendor site, the first datagram is forwarded immediately to the Internet 6 and the subsequent datagrams of the message are forwarded as soon as possible to the Internet 6. In this case the communication computer 111 now operates merely as a router for subsequent datagrams of the message.

The destination server responds to the URL in the message from the first user terminal 1 by replying with a message containing HTML code for a page. The

datagrams of this message are routed by the Internet 6 to the communication computer 11 which then routes then via the modem bank 10 along the pstn connection to the first user terminal 1. The web browser, running on the first user terminal 1, then displays the page defined by the HTML in the reply message.

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The system operates in this manner until, the first user terminal 1 sends a URL addressed to, for example, the first vendor site 7 which, for example, identifies the vendor's home page. In this case, the communication computer 11 finds the destination IP address in the first datagram of the message containing the URL in its database. Thus, rather than immediately forwarding the datagrams of the message, the communication computer 11 caches the datagrams until the whole message has been received. When the whole message has been received, the communication machine 11 analyses the message to determine whether it contains the "action" URL of the destination vendor's credit card details form as contained in its database. Since, the URL is for the vendor's home page, the datagrams are now forwarded unmodified to the first vendor site 7 via the Internet 7.

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At the TCP level, once the communication computer 11 has identified that a datagram from the first user terminal 1 is addressed to the first vendor site 7, it must respond to the first user terminal 1 as if it were the first vendor site 7 for connection set up, data transfer and connection termination. Also, when the communication computer 11 forwards the cached message to the first vendor site 7, it must mimic the first user terminal 1 so that the response to the sent URL is correctly addressed to the first user terminal 1 and lost or corrupted datagrams are retransmitted.

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It will now be assumed that the user of the first user terminal 1 has decided to make a purchase and has received the first vendor's credit card details form. The user fills in the form and clicks on the SUBMIT button (see Figure 2). This causes the form's action URL to be submitted. The message containing the action URL is intercepted by the communication machine 11 as described above. However, the communication computer 11 now determines that the action URL is present.

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On determining that the action URL is present, the communication computer 11 sends the action URL to the transaction computer 12. The transaction computer 12 compares the data in the action URL with card holder details in the database 13. If the data is incorrect, e.g. the address is not that of the card holder, the transaction computer 12 sends back the message "invalid" to the communication computer 11. The communication computer 11 then strips the data from the action URL and replaced it with the name-value pair "details=invalid". The reconstructed action URL is then sent to the first vendor site 7 with the communication computer 11 mimicking the first user terminal 1.

It will be appreciated that a standard action URL used by all vendors would simplify the extraction of the card and user details from the action URL.

The process at the first vendor site 7, which handles the action URL, identifies the "details=invalid" name-value pair and sends an error warning HTML page to the first user terminal 1. This page is then displayed by the web browser running on the first user terminal 1.

If the data in the action URL is correct, the transaction computer 12 generates a unique transaction ID, which it stores in the database 13 against the card holder's account, and sends the transaction ID to the communication computer 11. The communication computer 11 then strips the data from the action URL and replaced it with the name-value pair "ID=nnnnnnnn" where n is a character of the transaction ID. The reconstructed action URL is then sent to the first vendor site 7 with the communication computer 11 mimicking the first user terminal 1.

On receiving the modified action URL, the action URL-handling process of the first vendor site 7 validates and logs the transaction ID for later confirmation of the transaction with the credit card company and sends a confirmation HTML page to the first user terminal 1.

Logged transaction IDs are sent by a secure means, e.g. a direct pstn connection, to the credit card company together with the amount to be charged. The credit card

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company then compares the transaction ID with the records in the database 13 before authorising the transfer of funds to the first vendor.

In a second embodiment having the hardware configuration shown in Figure 1, the action URL produced by the credit card form (Figure 2) includes the value of the transaction. This information is sent by the communication computer 11 to the transaction computer 12 with the credit card number and card holder details. The transaction computer 12 then determines by reference to the database 13 whether the user has sufficient credit for the transaction. If the user does not have sufficient credit for the transaction, the transaction computer 12 sends the message "insufficient credit" to the communication computer 11. The communication computer 11 then strips the data from the action URL and replaced it with the name-value pair "details=insufficient credit". The reconstructed action URL is then sent to the first vendor site 7 with the communication computer 11 mimicking the first user terminal 1.

The process at the first vendor site 7, which handles the action URL, identifies the "details=insufficient credit" name-value pair and sends an error warning HTML page to the first user terminal 1. This page is then displayed by the web browser running on the first user terminal 1.

In a third embodiment having the hardware configuration shown in Figure 1, the user terminals 1, 2, 3 are provided with unique IDs, e.g. chip-specific IDs for their processors. In this case, the operation of the communication computer 11 is modified so that on receipt of an action URL for a registerer vendor site 6, 7, it sends a message to the user terminal 1, 2, 3 requesting the ID. A process running on the user terminal 1, 2, 3 responds to this message by sending the ID back to the communication computer 11. If the ID is not received by the communication machine within a predetermined time the connection to the user terminal 1, 2, 3 is dropped as it is assumed that the user terminal 1, 2, 3 is not an authorised terminal.

If an ID is received, it is passed to the transaction computer 12 with the data from the action URL. The transaction computer 12 tries to match the ID with the credit

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card number. If there is a match, the process proceeds as in the first embodiment. However, if there is not a match, the transaction computer 12 sends the message "imposter" to the communication computer 11 which responds by dropping the connection to the user terminal 1, 2, 3.

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In either exception condition, caller line identification (CLI) can be used to identify the telephone line used to dial into the financial service provider site 5. This number can then be passed to a law-enforcement agency with a report of an attempted credit card fraud.

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Referring to Figure 3, first, second and third user terminals 101, 102, 103 are connectable via the pstn (public switched telephone network) 104 to an Internet connectivity provider site 109. A financial service provider site 105 is connected to the Internet connectivity provider site 109 by a leased line 115. Internet connectivity provider site 109 is connectable via the Internet 106 to first and second Internet vendor sites 107, 108. The number of user terminals 101, 102, 103 is not restricted to three. Similarly, there may be many more Internet vendor sites than the two Internet vendor sites 106, 107 shown.

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The first user terminal 101 comprises a pad-type computer, such as the Cyrix® WebPAD™, which includes a modem. WindowsCE is used as the operating system for the first user terminal 101. However, the dial-up networking configuration user interface is disabled so that a user cannot alter the Internet connectivity provider used for Internet access. A web browser program is provided on the first user terminal 101 so that the user can access the World Wide Web using the terminal's modem.

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The second and third user terminals 102, 103 are of the same construction as the first user terminal 101.

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The vendor sites 107, 108 comprise web servers. The vendor sites 107, 108 provide HTML forms (Figure 2) that enable a user to enter their credit card number and expiry date and their address.

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The Internet connectivity provider site 109 comprises a modem bank 110 connected between the pstn 104 and a communication computer 111. The communication computer 111 is also connected to the Internet 106. The Internet connectivity provider site 109 also comprises a domain name server (DNS) 114.

The financial service provider site 105 comprises a transaction computer 112 and a database 113. The transaction computer 112 is connected to the communication computer 111 by the leased line 115.

All datagrams to be sent via the Internet 106 from user terminals 101, 102, 103 pass through the communication computer 111. The communication computer 111 contains a database of registered vendor sites 107, 108 including their IP addresses and the "action" URL of the vendor's credit card details form.

The making of a purchase by the user of user terminal 101 from the first Internet vendor site 107 will now be described. It will be appreciated that the method is effected by a conventional web browser running on the first user terminal 101 and custom programs running on the communication computer 111, the transaction computer 112 and the web server at the first vendor site 107.

The user of the first user terminal 101 switches on the first user terminal 101 and runs the web browser program. This causes the first user terminal 101 to dial up the Internet connectivity provider site 109 and log on as with any Internet connectivity provider providing dial-up Internet access. The web browser will submit an initial URL, e.g. for a search engine such as Yahoo or Alta Vista, or the home page of the Internet connectivity service provider.

A name resolver process running on the first user terminal sends the server part of the URL to the DNS 114 and receives back the IP address of that server. The URL is then sent from the first user terminal 101 in a message to the returned IP address.

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The datagrams from the first user terminal 101 are received by the communication machine 111. The communication machine 111 reads the destination IP address in the header of the first datagram and looks it up in its database of registered vendor sites. Since, in this case, the IP address is not for a registered vendor site 107, 108, the first datagram is forwarded immediately to the Internet 106 and the subsequent datagrams of the message are also immediately forwarded to the Internet 106. In this case the communication computer 111 now operates merely as a router for subsequent datagrams of the message.

The destination server responds to the URL in the message from the first user terminal 101 by replying with a message containing HTML code for a page. The datagrams of this message are routed by the Internet 106 to the communication computer 111 which then routes them via the modem bank 110 along the pstn connection to the first user terminal 101. The web browser, running on the first user terminal 101, then displays the page defined by the HTML in the reply message.

The system operates in this manner until, the first user terminal 101 sends a URL addressed to the first vendor site 107 which, for example, identifies the vendor's home page. In this case, the communication computer 11 finds the destination IP address in the first datagram of the message containing the URL in its database. Thus rather than immediately forwarding the datagrams of the message, the communication computer 111 caches the datagrams until the whole message has been received. When the whole message has been received, the communication machine 111 analyses the message to determine whether it contains the "action" URL of the destination vendor's credit card details form as contained in its database. Since, the URL is for the vendor's home page, the datagrams are now forwarded unmodified to the first vendor site 107 via the Internet 106.

At the TCP level, once the communication computer 111 has identified that a datagram from the first user terminal 101 is addressed to the first vendor site 107, it must respond to the first user terminal 101 as if it were the first vendor site 107 for connection set up, data transfer and connection termination. Also, when the

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communication computer 111 forwards the cached message to the first vendor site 107, it must mimic the first user terminal 101 so that the response to the sent URL is correctly addressed to the first user terminal 101 and lost or corrupted datagrams are retransmitted.

It will now be assumed that the user of the first user terminal 101 has decided to make a purchase and has received the first vendor's credit card details form (Figure 2). The user fills in the form and clicks on the SUBMIT button (Figure 2). This causes the form's action URL to be submitted. The message containing the action URL is intercepted by the communication machine 111 as described above.

However, the communication computer 111 now determines that the action URL is present.

On determining that the action URL is present, the communication computer 111 sends the action URL to the transaction computer 112. The transaction computer 112 compares the data in the action URL with card holder details in the database 113. If the data is incorrect, e.g. the address is not that of the card holder, the transaction computer 112 sends back the message "invalid" to the communication computer 111. The communication computer 111 then strips the data from the action URL and replaced it with the name-value pair "details=invalid". The reconstructed action URL is then sent to the first vendor site 107 with the communication computer 111 mimicking the first user terminal 101.

The process at the first vendor site 107, which handles the action URL, identifies the "details=invalid" name-value pair and sends an error warning HTML page to the first user terminal 101. This page is then displayed by the web browser running on the first user terminal 101.

If the data in the action URL is correct, the transaction computer 112 generates a unique transaction ID, which it stores in the database 113 against the card holder's account, and sends the transaction ID to the communication computer 111. The communication computer 111 then strips the data from the action URL and replaced it with the name-value pair "ID=nnnnnnnn" where n is a character of the

transaction ID. The reconstructed action URL is then sent to the first vendor site 107 with the communication computer 111 mimicking the first user terminal 101.

On receiving the modified action URL, the action URL-handling process of the first vendor site 107 validates and logs the transaction ID for later confirmation of the transaction with the credit card company and sends a confirmation HTML page to the first user terminal 101.

Logged transaction IDs are sent by a secure means, e.g. a direct pstn connection, to the credit card company together with the amount to be charged. The credit card company then compares the transaction ID with the records in the database 113 before authorising the transfer of funds to the first vendor.

In each of the foregoing embodiments, a user cannot change the dial-up networking setup of their user terminal 1, 2, 3. However, changing circumstances may make a change necessary, e.g. changes in the telephone number to be dialled. These changes can be made by means of a JAVA™ or ActiveX applet associated with a web page provided by the Internet connectivity providing entity.

The operation of the communication computer 11, 111 in any of the foregoing embodiments may be modified so that all messages from the user terminals 1, 2, 3, 101, 102, 103 are cached. The communication computer 11, 111 can then analyse the content of the messages to determine whether it comprises an action URL of a credit card details form of an unregistered "vendor". These messages can then be blocked to avoid credit card details being sent to bogus vendors.

The connection between the user terminals 1, 2, 3, 101, 102, 103 and the communication computer 11, 111 may be, but not exclusively so, via a telephone circuit, on ISDN connection or a leased line.

It will be appreciated that many modifications can be made to the above-described embodiments to provide security beyond that obtained by avoiding the transmission of credit card details over the Internet.

The present invention has been explained with reference to a system employing HTML. However, it will be appreciated that with the development of XML, other mark up languages, e.g. WML, may be developed that are useable in embodiments
5 of the present invention.

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Claims

1. An electronic commerce system comprising:-
an Internet connectivity provider site;
5 a financial service provider site for producing transaction IDs;
a user terminal programmed with a web browser program and connectable to the Internet connectivity provider site for accessing the Internet; and
a World Wide Web vendor site configured for sending a payment card information entry form having an action definition, having at least one parameter, associated therewith,
10 wherein the Internet connectivity provider site is configured to intercept messages from the user terminal which include said action definition and substitute at least a payment card number within the parameter or parameters of said action definition with a transaction ID produced by the financial service provider site.
- 15 2. A system according to claim 1, wherein said entry form is an HTML form and said action definition comprises an action URL defined in the HTML code for said form.
3. A user terminal for a system according to claim 1 or 2, comprising a computer including user input means, modem means and modem control data for controlling the
20 modem for establishing communication with the Internet connectivity provider site, wherein the modem control data is not modifiable by means of data input using the user input means alone.
4. A user terminal according to claim 3, including read-only storage means storing a
25 machine-specific ID.
5. A World Wide Web vendor site for a system according to claim 1 or 2, configured to run a process for processing said action definition, said process being capable of:-
recognising unsubstituted parameters and recording a transaction in a first manner
30 in response thereto; and
recognising substituted parameters, which identify a transaction, and recording the transaction in a second manner in response thereto.

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6. A World Wide Web vendor site according to claim 5, wherein said process is capable of recognising substituted parameters which indicate a reason for non-completion of the transaction and sending an page to the user terminal in dependence thereon.

5 7. A World Wide Web vendor site according to claim 5, wherein said reason is insufficient credit or incorrectly entered payment card related data.

8. An Internet connectivity provider site for a system according to claim 1 or 2, including:-

- 10 a database of vendor site IP addresses and associated action definitions;
search means for searching the database for the destination IP address in a message from the user terminal;
identification means responsive to the search means finding an IP address in the database to identify said action definition in the message; and
15 signalling means for signalling action definition parameters to the financial service provider site in dependence on identification of an action definition by the identification means and receiving a transaction ID or other data not comprising a payment card number therefrom;
means for substituting at least a payment card number within the parameter or
20 parameters of said action definition with the transaction ID or other data; and
transmission means for sending the modified message to the vendor site.

9. An Internet connectivity provider site according to claim 8, wherein the transmission means is configured to mimic the user terminal when sending said modified
25 message.

10016002.041202

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
21 December 2000 (21.12.2000)

PCT

(10) International Publication Number
WO 00/77733 A2

- (51) International Patent Classification?: G06R
- (21) International Application Number: PCT/GB00/02138
- (22) International Filing Date: 2 June 2000 (02.06.2000)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data:
9913530.3 10 June 1999 (10.06.1999) GB
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Mount Avenue, Ealing, London W5 2QJ (GB).
- (74) Agents: GEARY, Stuart, Lloyd et al.; Venner, Shipley &
Co., 20 Little Britain, London EC1A 7DH (GB).
- (81) Designated States (national): AE, AG, AL, AM, AT, AU,
AZ, BA, BB, BG, BR, BY, CA, CH, CN, CR, CU, CZ, DE,

DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU,
ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS,
LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT,
TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

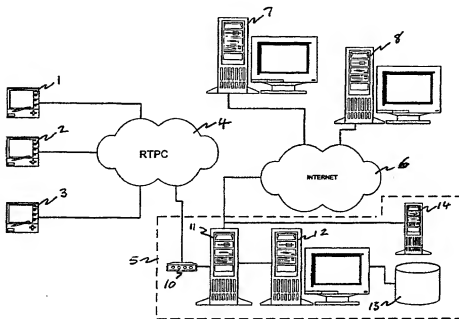
(84) Designated States (regional): ARIPO patent (GH, GM,
KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian
patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European
patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE,
IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG,
CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

Published:

— Without international search report and to be republished
upon receipt of that report.

For two-letter codes and other abbreviations, refer to the "Guidance
Notes on Codes and Abbreviations" appearing at the beginning
of each regular issue of the PCT Gazette.

(54) Title: ELECTRONIC COMMERCE SYSTEM



(57) Abstract: A system for electronic commerce avoids the transmission of credit card numbers across the Internet (6). Internet vendor sites (7, 8) are registered with an ISP (5). Consequently, action URLs from credit card details forms for the vendor sites (7, 8) can be intercepted by the ISP (5). These action URLs are then modified to include a transaction ID code in place of the credit card details and sent to the relevant vendor site (7, 8) with the ISP (5) mimicking the user (1, 2, 3). The ISP (5) may be a financial service provider or have a secure communication link to a financial service provider.

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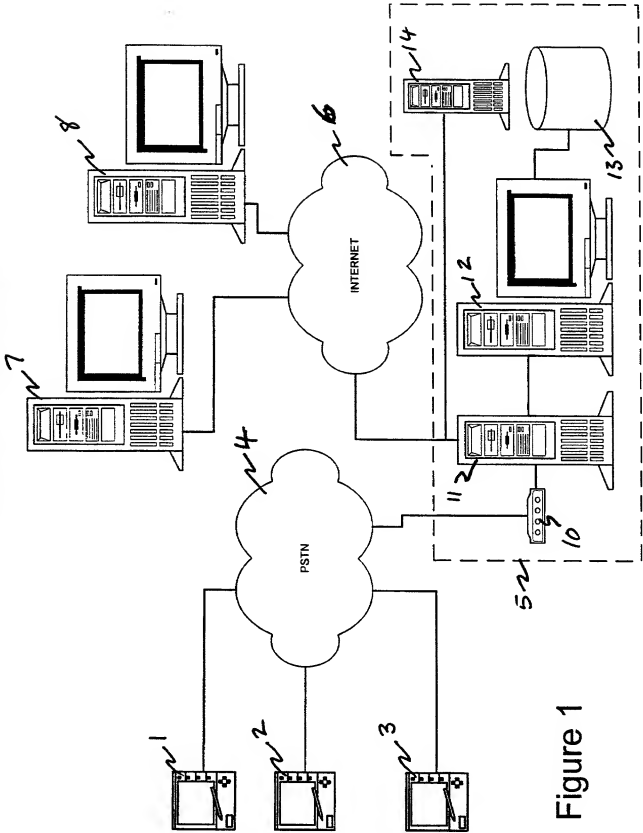


Figure 1

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Web Browser	
File	Edit View Go Bookmarks Options Directory Window Help
URL http://www.examplevendor.co.uk/orders/creditcardform.html	
Credit Card Details	
Mastercard <input checked="" type="radio"/>	
Visa <input type="radio"/>	
Number	<input type="text"/>
Expiry	<input type="text" value="05"/> <input type="text" value="1999"/> / <input type="text" value="1999"/> <input type="text" value="12"/>
Name	<input type="text"/>
Street	<input type="text"/>
City	<input type="text"/>
Postcode/Zip	<input type="text"/>
Country	<input type="text"/>
<input type="button" value="Submit"/> <input type="button" value="Clear"/>	

Figure 2

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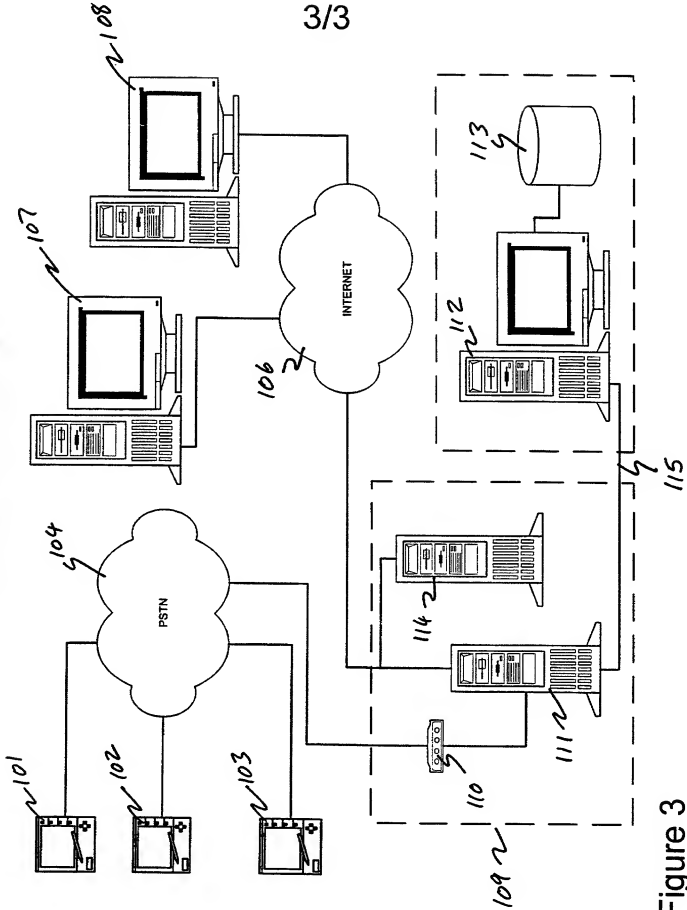


Figure 3

DECLARATION

Attorney Docket No. 8004-14 (07 39981) #4

AS A BELOW NAMED INVENTOR, I hereby declare that:

My residence, post office address and citizenship are as stated next to my name:

I believe that I am the original, first and sole (if only one name is listed below), or an original, first and joint inventor (if plural names are listed below), of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TITLE: ELECTRONIC COMMERCE SYSTEM

the specification of which either is attached hereto or indicates an attorney Docket No. 8004-14 (07 39981), or

☒ was filed in the U.S. Patent & Trademark Office on December 10, 2001 and assigned Serial No. 10/018,002,

☐ and (if applicable) was amended on _____,

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability and to the examination of this application in accordance with Title 37 of the Code of Federal Regulations '1.56. I hereby claim foreign priority benefits under Title 35, U.S. Code '119(a)-(d) or '365(b) of any foreign application(s) for patent inventor's certificate, or '365(a) of any PCT international application which designated at least one country other than the United States, listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Priority Claimed:

(Application Number)	(Country)	(Day/Month/Year filed)	Yes [] No []
(Application Number)	(Country)	(Day/Month/Year filed)	Yes [] No []

I hereby claim the benefit under Title 35, U.S. Code, '120 of any United States application(s), or '119(e) of any United States provisional application(s), or '365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of Title 35, U.S. Code, '112, I acknowledge the duty to disclose information material to patentability as defined in Title 37, The Code of Federal Regulations, '1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

PCT/GB00/02138	February 6, 2000	Pending
(Application Serial Number)	(Filing Date)	(STATUS: patented, pending, abandoned)
(Application Serial Number)	(Filing Date)	(STATUS: patented, pending, abandoned)

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I HEREBY DECLARE that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under '1001 of Title 18 U.S. Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1-00

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10013002-041202